

TAKE THE ABOVE MOTTO FOR YOUR OWN, and teach it to your children while they are young. The saving habit is one of the best they can form. Start them in the right way by opening an account with

### The Union Bank

of Richmond, Va.  
THE OLDEST AND STRONGEST SAVINGS BANK IN THE SOUTH.

Compound interest gives steady growth. Have part instead of spending all. Let us help you do it. If you have but ONE DOLLAR, bring it NOW to

The Union Bank of Richmond, Va.

Capital and Surplus, \$600,000.00



### To Insurance Men:

If you control Life Insurance business for any Company, as Manager, Special or Local Agent, or Broker, "Remember"

### The Reliance Life Insurance Co. of Pittsburg, Pa.

is the strongest life company ever organized, issues all modern forms of policies, including Distribution, Annual Dividend (Guaranteed), Non-Participating and Sub-Standards. It has fixed its own rates of Commissions, and has refused to enter into coalition to deprive Agents or Physicians of living remuneration. It will pay you to communicate with me.

OSCAR SWINEFORD, Manager, Richmond, Va.

### CITY BANK

OF RICHMOND, VA.

Capital and Surplus, \$400,000.  
Undivided Profits, \$150,000.

Would be pleased to receive the accounts of corporations, firms and individuals. Interest allowed on deposits in Savings Department.

WILLIAM H. PALMER, President.  
E. B. ADDISON, Vice-President.  
J. W. SINTON, Cashier.

W. M. HABILSTON, Pres. J. W. ROTHERT, Vice-Prest.  
JOHN G. WALKER, 2d Vice-Prest. ANDREW M. GLOVER, Cashier.

### Broad-Street Bank

STATE AND CITY DEPOSITORY.

CAPITAL, - - \$200,000.00  
530 East Broad Street.

### At Your Service.

We extend to you a cordial invitation to open an account with this Bank. We shall be glad to place at your service every facility that a careful, conservative Bank may offer, either in the form of commercial accounts subject to check, or a savings account paying 3 per cent. interest.

Drafts and letters of credit issued available in all parts of the world.

### Safety, Convenience and Profit

Offered you by this Bank. Deposit your money in our Savings Department, where it will be safe and draw a regular semi-annual income for you.

We guarantee you by U. S. Government examination and supervision, together with our large capital and surplus of over \$750,000.

### National Bank of Virginia

RICHMOND, VIRGINIA.

Three Per Cent. Interest Paid in Savings Department.

### American National Life

Insurance Company,  
OF LYNCHBURG, VIRGINIA.

The Most Progressive Conservative Southern Company.

WALLACE A. TAYLOR, President.

R. F. BOPES, JOHN W. DANIEL, J. HOGG TYLER, Vice-Presidents.

(Frank) CREWS & PARKER (A. C.), General Agents,  
Room 714 Mutual Building, Richmond, Va.

### COMMONWEALTH BANK

12 North Ninth Street, Richmond, Va.

Capital, - - \$200,000.00

STRONG, CONSERVATIVE, PROGRESSIVE.

Increase in Deposits in 9 Months, 200%

We Pay 4% on Savings Deposits.

BUSINESS ACCOUNTS SOLICITED.

H. L. DENCOEN, President. W. L. WALTERS, Cashier.

S. D. WALTERS, Assistant Cashier.

Financial.

Financial.

Financial.



Strong  
Conservative

### American National Bank

Capital and Surplus Profits  
\$575,000.00

Total Resources of Over  
\$4,000,000.00

OLIVER J. SANDE, Pres.  
C. E. WINGO, Vice-Pres.  
O. B. HILL, Cashier.  
W. C. CAMP,  
Manager Savings Department.

### DIRECTORS:

WM. C. CAMP,  
JACKSON GUY,  
EDGAR G. GUNN,  
JAS. R. GORDON,

R. H. HARWOOD,  
M. C. PATTERSON,  
WM. J. PAYNE,  
L. W. HOUTREE,

OLIVER J. SANDE,  
ENMETT SEATON,  
CHAS. E. WINGO,  
PHILLIP WHITLOCK.

### Branch, Cabell & Co.

BANKERS.

1111 East Main Street.

Members New York Stock Exchange, New York Cotton Exchange and Chicago Board of Trade.

### \$9,000,000

according to the published reports was the amount of property disposed of by will two years ago by the late Charles T. Barney, who within a month controlled over \$66,000,000 of deposits as President of the Knickerbocker Trust Company of New York City.

### \$185,000

to-day is said to represent all of the cash available to the widow of this vast estate of two years ago, and his estate. This comparatively small sum of money is the total proceeds of life insurance policies. This Estate, the Boston Herald says, "seemed to vanish like a tragic tale that is told." The sheet anchor in this, as in thousands of other cases, was the funds realized from Life Insurance policies, although as is frequently the case, an inadequate amount was carried. The lesson taught is for YOU to carry an adequate amount of insurance.

### Facts Worth Reading for Careful Consideration.

Records of Forty Thousand Deaths in three Surrogate and Probate Courts of New York, Pennsylvania and Ohio show:

\$5 per cent. left no estate at all.	1,000
5 per cent. left not over.....	5,000
3 per cent. left not over.....	10,000
1 per cent. left not over.....	25,000

If you should die to-night what Estate would you leave after all your debts are paid?

Equitable policies are the Government Bonds of life insurance. Issued in amounts from \$1,000 to \$200,000. Premium rates less than \$12 per \$1,000 for the younger ages, with annual dividends.

Call, phone or write for figures at your age.

WILLIAM A. DANNER, General Agent,  
1118 East Main Street, Richmond, Va.

### NATIONAL STATE BANK

OF RICHMOND, VIRGINIA.

(Formerly State Bank of Virginia.)

Capital, \$500,000. Surplus, \$300,000

DIRECTORS: James D. Crump, A. R. Ellerson, John S. Elliott, Cinvaile G. Valentine, Wm. M. Hill, Joseph M. Pourqurean, J. L. Antrim, Horace S. Haves.

OFFICERS: JOHN S. ELLETT, President. Wm. M. Hill, Cashier. JULIEN H. HILL, Assistant Cashier.

This Bank offers patronage every modern facility in its Banking, Foreign Exchange and Safe Deposit Departments.

Interest Allowed on Savings Deposits.

### New Accounts Each Day

Others are taking advantage of the 4 per cent. we offer, why not you? Up-to-date facilities for handling your business, and absolute safety.

### Capitol Savings Bank

The Bank That Pays 4 Per Cent.

S. G. FAIRBANKS, President. C. D. LARUS, Vice-President. RO. M. KENT, JR., Cashier.

E. A. BARBER, E. A. BARBER, JR.,  
Phone 5321.

### E. A. BARBER & CO.

Accounting, Auditing, Organizing, Systematizing.  
212 Mutual Building  
RICHMOND, VA.

### FLOOR PAINTS.

BEST READY-MIXED PAINTS.  
Waxes, Floor Wax, Brushes, Etc., Etc.

### Tanner Paint and Oil Co.

1410 E. Main, Richmond, Va.  
forms for the cadets are about ready

### 1907 Patent Tourist Trunk Strap



A child can adjust it LEVER TIGHTENED AND LOCKED. Strap is made of best jute webbing; will outlast leather.

Once lock adjusted, afterwards place riveted end in hook; shove down top, which is the lever; it locks itself, and strap is tight as a drum head. Requires key to unlock.

Write for circular, or send \$1.00 and Strap will be sent you post paid. Agents wanted.

### Lever Buckle Company,

301 W. Broad Street,  
RICHMOND, VA.

### Mitchell & Mayo,

CONSULTING

Mechanical and Electrical Engineers.

Complete Steam, Electric, Heating and Producer Gas, Plant Installations.

Patents Secured.

Room 210 Commonwealth Bank Building,  
Richmond, Va.

### "V" Crimp And Other Styles of ROOFING

LARGEST STOCK AND LOWEST PRICES.

### The Implement Co.

1302 E. Main Street.  
RICHMOND, - - - - - VIRGINIA.



### ANDERSON LABEL PRINTING CO.

INCORPORATED  
JOB AND LABEL PRINTING  
Of Every Description at Reasonable Prices  
WRITE FOR SAMPLES and PRICES

1335-37 E. Franklin St., Richmond, Va.

### Don't Wait for the Millennium.

You will have no need for life insurance THEN! And the very best in life insurance is available to you NOW! The genuinely mutual, economical, and strictly annual dividend company is THE MUTUAL BENEFIT LIFE INSURANCE COMPANY of Newark, New Jersey.

### J. C. Drewry & Co.

State Agents for Virginia,  
Richmond.

### LARGEST AND FINEST ELECTRIC FIXTURE DISPLAY ROOM

IN THE CITY.  
WIRING OF RESIDENCES A SPECIALTY.

### W. B. CATLETT ELECTRIC COMPANY

8 South Tenth Street.

A. B. HAYWARD

C. P. E. BURGWIN,

CIVIL AND HYDRAULIC ENGINEER.

Virginia Trust Co. Building, Richmond, Va.

Rivers and harbors improved. Wharves and terminals constructed. Water powers developed. Railroads built. Water-works erected. Reports on properties. Sewer systems designed.

CLEAR WATER FILTRATION.

### The Largest Business

IN OUR HISTORY HAS BEEN DONE THIS SEASON BY

### The Coppridge Heater Corporation

SCIENTIFIC CONSTRUCTION. SMALL COST OF OPERATION. QUICK HEATING. LITTLE TROUBLE AND SATISFIED CUSTOMERS THE REASONS.

### GENERAL HEATING CONTRACTORS

NOTHING TOO LARGE—NOTHING TOO SMALL.

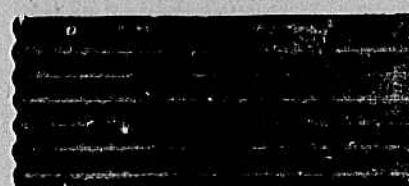
LET US SUBMIT AN ESTIMATE.

GENERAL OFFICES,

COMMONWEALTH BANK BLDG., RICHMOND, VA. PHONE No. 776.

### BALDWIN & BROWN, 1557 E. Main St. Richmond, - Va.

Corrugated and V-Crimp Roofing, Painted and Galvanized.



"Bestoid" Rubber Roofing.  
Carey's Magnesite Cement Roofing.  
Tarred Paper.  
Tin Plate.

Hardware, Lime, Cement, Terra Cotta Pipe.

ORGANIZED 1848

### Union Mutual Life Insurance Co.

Assets and Income, \$16,722,195 Surplus, \$600,000.00

This Company was examined October, 1906, by Actuary and Examiner S. H. Wolfe, New York; Joseph Burtin, Virginia; E. E. Rittenhouse, Colorado; Frederick L. Cutting, Massachusetts; S. W. Carr, Maine State Insur. Commissioner, and they united in stating on December 21st that the Company was entirely solvent, and that there was no diversion of funds for political or other improper purposes.

DUKE A. PUTNEY, State Manager,

Mutual Building Richmond, Va.

### Richmond Iron Works,

RICHMOND, VIRGINIA.

ESTABLISHED 1869.

Present Location, Fifteenth and Broad.

New plant (under construction) Boulevard and R. F. & P. R. R.  
MILLARD F. COX, General Manager.

### Clarke's Christmas Cutlery

Good for use all the year round.  
Large and beautiful variety of

### Pocket Knives

All the best makes, and cases for them free.

### Carvers and Scissors

In sets, with cases.

### Razors All Kinds

Warranted.

### Manicure Sets

Brass Fire Sets

Fenders and Andirons

### Clarke-Hardware

1215 Main Street.

### W. Leigh Carneal



Room 203, Bank of Richmond Bldg.

Phone 6101

### WILLIAM C. WEST, ARCHITECT

1103 EAST MAIN ST.

Merchants' National Bank Building,  
RICHMOND, VA.

### Paint

Makes the old house look new. Makes the old-fashioned house look modern. If the colors are rightly chosen makes any house sell for rent quicker. Makes your house last longer and saves other repair bills. We use the best materials and labor on all our work; you get full paint value for every dollar you spend.

### R. L. PETERS

No. 100 NORTH EIGHTH STREET.

### PAINTS THAT STAY PAINTED

Floor Paint, Floor Stain, Floor Brushes, Floor Wax, Floor Oil, Floor Varnish.

### Jno. L. Branch & Co.

1424 East Main Street.

Phone 164.

### Do Not Be Uncomfortable in a Cold House

We install, on short notice, any system of heating you may desire. Boilers and Radiators on exhibit in our store, No. 23 North Seventh Street. Prices reasonable. Estimates and terms on application.

### The W. E. Wood Heating Co.

Heating and Ventilating Engineers,  
No. 23 N. SEVENTH STREET,  
Phone 4335.

### J. A. JOHNSTON,

M. E. Cornell University and Va. Poly. Inst.

Room 203, Bank of Richmond Bldg.

ing

Plans and Specifications for heating and ventilating buildings.

Designs for steam, gas and electric power installation.